Case 18-22885-CMB Doc 15 Filed 11/23/18 Entered 11/24/18 00:54:21 Desc Imaged

Information to identify the case:		
Debtor 1  Debtor 2 (Spouse, if filing)	Jane A. Bowser	Social Security number or ITIN xxx-xx-1590
	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
	riist Name Middle Name Last Name	EIN
United States B	Bankruptcy Court WESTERN DISTRICT OF	PENNSYLVANIA
Case number:	18-22885-CMB	

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jane A. Bowser fka Jane Gaupin, fka Jane Poliak

11/21/18

By the court: Carlota M. Bohm

United States Bankruptcy Judge

### **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re: Jane A. Bowser Debtor Case No. 18-22885-CMB Chapter 7

#### **CERTIFICATE OF NOTICE**

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2018. db 996 N Bluff Drive, New Kensington, PA 15068-5026 +Jane A. Bowser, +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-003 (address filed with court: Sunoco, PO Box 78056, 14884365 ++CITIBANK. ST LOUIS MO 63179-0034 Phoenix, AZ 85062) +Chase / Amazon, PO Box 1423, Charlotte, NC 28201-1423 14884354 +CitiCards, PO Box 70166, Dollar Bank, Po Box 1700, Philadelphia, PA 19176-0166 Pittsburgh, PA 15230-1700 14884355 +CitiCards, 14884356 14884359 +KML Law Group, Suite 5000, BNY Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538 +PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066 +Sears, PO Box 9001055, Louisville, KY 40290-1055 +Select Portfolio / Beneficial, PO Box 65250, Salt Lake City, UT 84165-0250 14884360 14884362 14884363 +Westmoreland County Tax Claim Bureau, 2 N Main Street, Suite 406, 14884366 Greensburg, PA 15601-2417 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. EDI: QJRWALSH.COM Nov 22 2018 07:49:00 James R. Walsh, Spence, Custer,Saylor,Wolfe & Rose, LLC, 1067 Menoher Boulevard, +EDI: QJRWALSH.COM Nov 22 2018 07:49:00 Johnstown, PA 15905-2545 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 22 2018 03:00:46 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 14884353 EDI: CAPITALONE.COM Nov 22 2018 07:50:00 PO Box 71083, Capital One, Charlotte, NC 28272-1083 EDI: RMSC.COM Nov 22 2018 07:50:00 +EDI: PRA.COM Nov 22 2018 07:48:00 14884357 JCPenney, P.O. Box 960090, Orlando, FL 32896-0090 PRA Receivables Management, LLC, 14884722 PO Box 41021, Norfolk, VA 23541-1021 14884361 EDI: RMSC.COM Nov 22 2018 07:50:00 Sam's Club MC, PO Box 960013, Orlando, FL 32896-0013 14884364 +E-mail/Text: jennifer.chacon@spservicing.com Nov 22 2018 03:01:37 Select Portfolio Servicing, Inc., 3217 Decker Lake Dr, Salt Lake City, UT 84119-3284 TOTAL: 7 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* U.S. Bank National Association, as indenture trust cr 14884358 Kevin Michael Poliak cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 TOTALS: 2. \* 1. ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2018 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-4, Mortgage-Backed Notes, Series 2017-4 bkgroup@kmllawgroup.com

James R. Walsh jwalsh@spencecuster.com,

trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;skosis@spencecuster.com;mskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com;gbivens@spencecuster.com;TrusteeWalsh@gmail.

Kenneth Steidl on behalf of Debtor Jane A. Bowser julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

TOTAL: 4